

THE LEISURE HOUR.

A FAMILY JOURNAL OF INSTRUCTION AND RECREATION.

"BEHOLD IN THESE WHAT LEISURE HOURS DEMAND,—AMUSEMENT AND TRUE KNOWLEDGE HAND IN HAND."—*Cowper.*



BARRY LLOYD AND COUSIN MARK.

DAVID LLOYD'S LAST WILL.

CHAPTER XV.—DAVID LLOYD'S DEBTOR.

At length the guide paused before a door, one of a long row of similar doors in a street where the mill-hands dwelt. A drizzling rain had come on, and Mr. Lloyd had opened his handsome umbrella, but the woman seemed inured to the damp and discomfort, and did not attempt to shelter herself, even in the doorway. She only drew her shawl a little more over her head, and her thin clothing seemed to cling

to her the better as it grew wet with the rain. She knocked loudly several times, without getting any answer, and Mr. Lloyd's heart grew heavy with the fear that his prey had again escaped him. He looked through the front window, and saw nothing but a room wholly void of furniture.

"Why! the house is empty," he said sharply to his guide.

"Ay! empty down-stairs," she answered, "but there's heaps of folks above to open th' dur if they chose. Only they think 'at it's th' other women

want letting in. Hi! Mr. Trevor; hi, sir! It's a gentleman as wants to speak wi' yo'."

The feebly shrill note to which she raised her voice brought two or three women's faces peering out through the window above; they might have been her sisters, so strong a likeness was there between their anxious and poverty-stricken faces. In a minute afterwards Mr. Lloyd heard the door carefully unlocked, and saw it opened only sufficiently to admit himself. He felt a little uneasy at the strange precaution, but this appeared to be the last chance of meeting with the town-missionary, and with a courage worthy of a better cause, he pushed himself in at the small aperture, and found the door closed immediately behind him, in the face of the woman who had guided him there. He was at least delivered from her importunity, if she considered herself entitled to any further reward for her services.

The place he had entered was a narrow lobby, with the empty room on one side of it, and leading into an equally empty kitchen beyond. But as Mr. Lloyd stepped into it he fell back nearly into the arms of the squalid creature who was following him. The kitchen was empty, but the window looking into a small yard behind, was crowded with faces, pressed against the panes, and glaring in upon him with the ferocious glare of famine in their eyes. It was not here as in the Town Hall, where want was soothed into decorum, and could raise a song now and then to wile away its hours of sadness; nor like the sober depression of the men in Mrs. Gladstone's school, who plodded bravely through their unaccustomed tasks. Here famine had the mastery, and triumphed with rude boldness. The weakest were flung to the wall, while the strongest fought their way to the front, and clung to the handle of the door, and the wood-work of the window, with a tenacious grasp. There was a low growl, too, rather than a groan or sigh, which jarred painfully upon Mr. Lloyd's musical ear; but as the hungry eyes caught sight of him the growl changed into articulate begging, mingled with low threats and grumbling.

"What is the meaning of all this?" he cried, as soon as he had recovered from his first shock. The woman who had admitted him, had passed before him into the kitchen, and now stood on the lowest step of a staircase leading to the floor above.

"It's nobbut th' next batch waiting their turn," she said, "there's a room full o' th' like up-stairs. It were like you at four o'clock this morning, and the reading don't begin till eight. We're let in in our turns, and they read us out o' th' Bible for a bit, and then we get a penny a-piece, and are let off, and another lot comes in. We ca' it a penn'orth o' Bible-reading. They do say some women get in twice a day, but it's hard work fighting in that way for a penny."

Mr. Lloyd lingered, and looked again at the crowd of haggard faces pressed against the window-panes. They grew more clamorous as he hesitated, and thrust his long, thin fingers into the waistcoat pocket, where there lay the fourpence change he had received at the soup kitchen. The ravenous eyes caught the gesture, and those who were behind pressed more strongly upon the foremost rank, who battered the casement with their meagre hands. As Mr. Lloyd's fingers touched the coins, a sudden and welcome reflection arrested him.

"They would fight one another to death for it," he said to himself; "I wish I had enough to give every one of them a penny; but it would be cruel to give this among so many."

He dropped the money back again, and went on in the wake of his new guide. A low yell of disappointment and fury followed him, which made his ears burn and his heart beat quicker for a throb or two. The noise did not anger him, but it strung him up to the business he had in hand, for which his mood had been a little too soft the instant before. The fault of not giving was not his, but that of circumstances. If he had had ten shillings he would have divided it among the famine-stricken women. Now he would make a promise to them, a vow to be faithfully kept. If Trevor paid him the three pounds down, in good coin of the realm, he would give the tithe at once to these famishing wretches who were yelling after him. He was stumbling up the steep and narrow staircase, and to fall up-stairs is a prognostic of receiving money; so with a half-smile upon his withered face, Mr. Lloyd reached the last step, and found himself in the presence of the missionary.

The two chambers of the upper storey had been made into one by throwing down the middle partition. Thus enlarged it held about a hundred women, packed closely together upon a range of benches, with another row of women crouching upon the floor at their feet. It was impossible for Mr. Lloyd to do more than to set his foot within the door of the crowded room, and Trevor was at the other end of it, near an open window. His voice was rough and husky, for he had been reading aloud since morning, and it was now afternoon. Perhaps some hope had arisen within him that the stranger was a visitor who would take his place for a little while, and address some words of consolation to the poor people before him; but when his eye fell upon Mr. Lloyd his face grew downcast. He made his way with some difficulty down the room, and descended with his creditor to the empty room in the front of the house. The wild creatures at the window gave another savage yell as Mr. Lloyd passed through the kitchen again.

"I know what you are come for," said Trevor, in an excited tone; "but indeed it is impossible that I can pay you now. Look round you wherever you go, and you will not need to ask the reason. I have no money. I give away every farthing I can spare. Have patience till these hard times are over, and I will pay you all."

"But when will they be over?" asked Mr. Lloyd, with a sneer.

"God alone knows that," answered the missionary; "but I beseech you not to press me for the money now. Look about you, I say, and see the misery I live amongst. I believe myself justified in continuing to owe you this sum, and I cannot, and I will not snatch it from the poor, to give it to a rich man like you."

Trevor had grown more and more excited as he spoke, and Mr. Lloyd felt afraid of him, and was in no hurry to answer. He looked at him askance, thinking that if he did not get his money, or some equivalent for it, his expedition to Blackburn would have been a useless expense. A narrow black ribbon across Trevor's waistcoat caught his keen eye.

"At any rate," he said, "you are not justified in withholding from me some security for my three pounds. You are wearing a watch, I see. That is

no necessary of life either for you or your poor people. I never wear one. Let me have it in pledge, and I will not press you for the money."

The missionary gazed steadily into the face of the old man for some moments, and then he took a small silver watch from his pocket, and handed it over to him.

"Mr. Lloyd," he said, in a tone of respect which had something of sorrowful regard in it, "I have known you all my life, and I have seen many changes in you. If you'd only suffer me to speak plainly to you this once, I'll thank you, and God, who is bearing with us all, and caring for us to the end. You were a poor man once, sir; perhaps not of very poor parents as I am, but you were poor, and God blessed and prospered you, and money increased; but you've let it harden you more and more, till that which makes our hearts bleed, leaves yours as cold and hard as a stone. But God's grace can warm it, even yet, if you'll open it to him. When you've been lending money, have you never thought of lending any to the Lord? You can make him your debtor, instead of a poor fellow like me, and he'll pay you back more than a hundred-fold interest. Only do you bear in mind that verse, 'He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again.'"

He had opened the door as he spoke, and Mr. Lloyd went out, holding the watch in his hand, and with the words of the wise man sounding in his ear. They seemed to follow him along the streets, and during the slow journey home. The beat of the engine repeated them, and the church bells chiming for week-day service rang them. "Lendeth to the Lord." It was a loan he had never thought of; but the more he thought of it, the firmer grew his resolve to make this investment of his wealth some time or other. The day closed pleasantly for him. He had secured the value of the debt owing to him by Trevor; and he had determined upon executing a deed which would make the Lord himself his debtor!

CHAPTER XVI.—MARK FLETCHER'S SECOND LOVE.

MARK's love for Barry had been growing, as I said before, unconsciously and imperceptibly, even to himself, since the time she had left school upon the death of her mother, and come home to take the management of her father's household. He had been received into the family of the Lloyds exactly as if he filled the relationship to them which would have been his, had he married Ellen Lloyd. It is not possible for grief to remain always at a white heat of anguish; and Mark's sorrow had cooled down into little more than a pensive regret, which was kept alive only by the resolution he had formed and announced during the first keenness of his bereavement; a resolution which had been received with unusual faith by the knot of friends and admirers who had gathered about him. It was without doubt the unacknowledged charm of Barry's companionship which had caused him to follow her so immediately to Clunbury Heath House; and now that he had received the release and sanction of Ellen's mother, the most saintly, and, next to Barry herself, the dearest woman whom he knew, he gave himself up freely to blissful dreams of the future. He did not mean to abandon any of his schemes of benevolence; on the contrary, he felt sure of her pleasant association and interest in them all. Life had all at

once put on a great brightness; and he thanked God for it heartily, and with a resolve to devote himself more fully to his service. It is a rare thing for any man to doubt really his own power of winning the woman whom he loves, and Mark was not troubled with one dark foreboding of failing to find favour in the eyes of Barry.

It was a dull, sunless morning of November when he asked Barry to go a walk with him across the heath, now brown and sere, with the last touches of purple and gold faded away from it, to a great coppice of fir-trees, which stretched a mile or two from end to end, and was silent and solemn as some vast cathedral. Barry assented with gladness, and said, her uncle's lessons being fresh in her mind, that they must take some baskets with them, and pick up the fir-cones for burning on the fire, which had been kindled at dusk for the last evening or two. Mrs. Lloyd was ill, and suffered from strange shivering fits; and Mark had taken upon himself to order some extra comforts for her, and to call in the village doctor. She bade them good-bye now, with a significant glance at Mark, and then watched them until they were lost to her sight behind the swelling ground of the heath. Both of them walked recklessly over the short knotty stems of the heather, and the stiff wires of the bilberry roots, which scratched their boots in a manner that would have pricked Mr. Lloyd to the quick. But Barry, in spite of the gloom, was brimful of girlish animation; and Mark was heedless of everything but the pleasant, sparkling face lifted up so often to meet his eyes, and the sweet, gay laughter which burst from Barry's lips, startling the moping sheep astray upon the barren heath, and stimulating the languid birds into a feeble twitter of song, and a short flutter of their wings from bush to bush of the flowerless gorse. They reached the fir-coppice in time, and roamed in and out among its slender, bronze-coloured shafts, and under the thick dark canopy of its spreading branches. Barry grew quieter now, and was coming gradually to such a mood of soft gravity, in which Mark might venture to ask her the serious question, which all the morning had been trembling on his lips. He recollected for a moment, half sadly, the boyish rhapsody he had poured into her cousin's ear, when he was but a lad of twenty. But all that was altered now; he was a man who had put away childish things, and his addresses to Barry must be spoken with a man's dignity, and a man's reticence. He spread his overcoat under a tree, upon the ground brown with the needle-like leaflets which had fallen from the pointed boughs above, and bade Barry sit down to rest herself for a few minutes. The overcoat was not a large one, and it was necessary to sit close together. Barry's head was not far from his shoulder, and her ungloved hand was within easy reach; nor did she seem at all to shrink from being so near to his side, but looked into his grave face with a bright smile in her honest grey eyes.

"You like me, Barry?" he said; but these were not the words he had intended to speak—"you feel at home here at my side?"

"Quite," she answered, frankly, and laying her hand upon his. "I like to be in your presence, Mark. I feel more safe and happy. I know that you would always keep me right if I were tempted to go wrong. I like being here with you in this solemn wood. I should like you to sing some soft, quiet, peaceful hymns here, quite in a low voice; and I believe I

should feel better than I do often and often when I am striving by myself. Haven't I told you over and over again that you are my model man, and that if you should make shipwreck in any way, I should go down with you, for I could never more believe in the goodness of any man?"

Barry was smiling still, but there was a ring of heartfelt sincerity in her voice, and Mark felt a tremor of disquietude cross his spirit.

"You ought not," he cried—"you ought not. It is unwise to trust yourself thus to any human being. But I could help you, Barry; God helping me."

"You do help me," she said, gently, with her eyes turned away from him to an opening among the trees where the sky towards the horizon shone white and cold.

"Barry," murmured Mark, "you know how much I loved your cousin Ellen?"

It had never been his habit to mention her name, though at times he had referred to the great loss he had sustained, and Barry was surprised to hear it uttered in a tone so firm.

"Ah, yes!" she answered, with a sigh and a blush, "I only wished somebody loved me as truly and constantly. But you belong to a past and chivalrous generation, Cousin Mark."

Mark hesitated and stammered, and his face grew crimson; but Barry's eyes were still dreamily fixed upon the cold gleam in the horizon, barred and streaked by the dark branches of the trees. It was indescribably embarrassing to see her thus unconscious that the next, moment important words would be spoken, which would startle her to her very heart's core. He wished that she would but turn to him, and read his meaning in his eyes. Still Mark had no shadow of a doubt that it was his future wife who was sitting so contentedly at his side.

"Barry," he said, taking her hand gently within his, and spreading out its slender fingers upon his own broad palm—"Barry, I love you as dearly as ever I loved Ellen; ay! and better a hundred-fold, for I am a man now, and I was but a boy then."

For a minute Barry gazed full in his flushed face, her eyes dark with amazement and incredulity. She did not draw away her hand, but let it remain in his clasp; yet there was an air of perplexity and pain in her expression which would have checked any hope budding in his breast.

"Mark!" she cried—"Cousin Mark! I don't know what you have been saying. I don't understand you. I was thinking of something else while you spoke, and misunderstood you. Say it again, my dear Mark."

But to gain the whole world Mark could not have said it again, with her large, astonished eyes meeting his own so incredulously. Barry drew away her hand slowly, and very deliberately put on her gloves, stroking down one finger after another, and stealing furtive and questioning glimpses of his gloomy face.

Mark sat still and speechless, feeling very miserable and embarrassed, until she rose to her feet, and looked down upon him with downcast eyes, which he could just see shining through their lowered lashes.

"Mark," she said, meekly, "did you say something very extraordinary, and quite impossible? I don't like to repeat what I thought you said, but did you say it?"

Barry's question was not expressed in the most correct terms, but Mark comprehended it only too well. He fancied he had made himself ridiculous in her eyes, and his teeth fastened upon his under lip with more savageness than was altogether consistent with his character. Barry was not unobservant of his strong but suppressed emotion.

"I said, Barry," he answered, in a dry, hard tone, "that I love you a hundred times better than I loved Ellen. Your aunt knows of my love for you, and sanctions it. She will not live long, and it is her dearest wish to know that you have promised to be my wife."

"Oh, Mark!" answered Barry, with tears in her eyes, "I am so sorry, more sorry than I can tell you. But I never thought of you in that light, nor anybody else. I am sure not one of the teachers at school would believe it. We all believed that you would never care for anybody again, and were going to give up all your life to doing good. I am sure my father thinks so."

There were several things in Barry's tearful speech which jarred against Mark's self-esteem; but he was not going to retreat from the field at the first repulse. He took a step nearer to Barry, and laid his hand upon her shoulder, and bent down his head to hers.

"But could not I yet hope to win you?" he asked. "Now you know I am not the romantic, sentimental, chivalrous donkey you took me to be, could you not learn to love me? Only tell me there is a little chance, beginning from now."

"No, no," answered Barry, with a twitter in her voice, "If I had known it twelve months ago, perhaps it might have been. I don't know, but I think I should have loved you. Oh, Mark! I am very proud that you love me, but I am very sorry. You are very dear to me, but not like that; and not now."

"And why not now?" persisted Mark, with the obtuse obstinacy of manhood.

It was Barry's turn to hesitate and stammer, and feel her face burn. She looked up, and looked down, never looking more charming in Mark's eyes, and then she spoke to him in a steady voice of sincerity and candour.

"I think it is only fair and kind," she said; "I think I ought to tell you now that I care for somebody else, very dearly."

The last words were spoken in the lowest of whispers, but Mark caught them amid the moan of the wind in the tops of the trees. A great chillness and darkness fell upon his spirit.

"Surely," he exclaimed, "you are not engaged secretly!"

"Oh, no!" she said, with a rosy blush. "He has never said anything decided yet, but I am sure he—he cares for me, I am quite sure, dear Mark."

"And who is he?" asked Mark. "Shall I guess? Is it young Crichton?"

He had hit the truth with the unerring accuracy of a rival. For a moment, in spite of his long and carefully-cherished religious spirit, Mark Fletcher felt as intense a dislike and jealousy of Richard Crichton as if he had been the most unregenerate of lovers; but he had conquered the sin before it had done more than lift its crest.

"He is showy," he said, hastily, in the first moment of rancour, as he smarted under the blow, "but he is clever," he added, more generously, "and he will make one of the first physicians in the city, if

he is industrious and persevering. I will try to know him better for your sake, Barry; and may God bless you both."

He spoke sadly but earnestly, and with a tender cadence in his voice which thrilled Barry's heart, and made her half wish that she had not been so deceived as to his decision with regard to his future life. She could have loved him, as she had owned, but it was too late now.

"You are very, very good," she answered, "and we will forget all this morning, Cousin Mark. We will leave it behind us here in this fir-coppice. Come, let me take your arm to go home again, for I am tired."

She chatted to him perseveringly on their way home, and was more dependent upon his help in climbing stiles and crossing brooks than she had been in going. It was Barry's way of showing that no difference was to be made in their frank and friendly relationship to one another; but it was rather perilous and torturing to Mark. He could not bear to go in and tell Mrs. Lloyd, who had watched them coming over the heath arm in arm: but it had to be done. She greeted his entrance with an unusually bright smile upon her grave face.

"Is all well, my boy?" she asked.

"All is well," he answered, calmly, "but Barry is not to be my wife. She loves some one else. She is the truest, sweetest, dearest girl in the world. Well! I am but where I was before."

But where he had been before seemed a dull, desolate, gloomy region, stretching before him to the grave in a wearisome monotony of solitariness. In the secret corners of his heart there was lurking the unformed thought that God might have kept for him this good gift, for which he had returned thanks so prematurely. Mrs. Lloyd's face lost its smile, but retained its old composure.

"It is best so, Mark," she said; "the gospel demands of us to hate even our husband or wife for Christ's sake; and it is a hard lesson to learn. Thou art appointed to a higher condition, my son. It was but the vain wish of an old woman, who had not ceased from man, even at the edge of the grave. I am satisfied."

Mrs. Lloyd's lawyer came down to Clunbury Heath House in the afternoon, and executed her will, in which she bequeathed all she had without reserve to her husband. She did not see any necessity for making a special provision for Mark or Barry, and she left the future distribution of her small fortune entirely to Mr. Lloyd's discretion.

MONEY-LENDING EXTRAORDINARY.

THE London money-lender is too often a compound of knavery and greed, of hypocrisy and ingenuity, who, through long years of varied practice, has become so thoroughly accomplished in his peculiar vocation that he is able to defy at once the watchfulness of the public and the terrors of the magistrate. The law which abolished the penalties against usury, and relegated the allowed rates of interest to the limbo of the past, is his Magna Charta. He finds in it a sanction for practices of the vilest kind—a warrant for every species of delusion and fraud which his cunning can suggest—and a defence against the shame and opprobrium attaching to his

nefarious trade. It is so far satisfactory, however, that he does not have everything his own way, but that, like the professors of other callings, he is subjected to the pressure of competition, and has to exercise his wits, under the constant rivalry, and the exposure to which he is liable, in order to bring grist to his mill.

Of late he has apparently found it worth his while—at least, so it would seem from the tenor of his appeals in the newspapers—to assume the aspect of generosity, one might also say of benevolence, towards the borrowing public. We find him now offering advances of cash to all and sundry at rates varying from five to ten per cent.; the larger the sum the lower the rate; and this he is ready to do, if his professions are to be credited, on his simple faith in the promise of the borrower, counting out the cash at once and dispensing with all preliminary inquiries. Personal security he reckons security sufficient, asking neither for your property nor even for testimonials as to character; and, in a word, seems quite willing to transact business on the sole basis of friendship and cordiality!

Unfortunately there are people simple enough to fall into a trap transparent even as this. People at their wits' end for money are apt to catch, like drowning men at straws, at any chance that offers, however illusory it may be; and it is such unfortunates, for the most part, who are the victims of the advertising money-lender. They do not know what ugly facts underlie these specious invitations. We shall take the liberty to lift the veil to some extent, and show the unwary flies what they may expect from these spiders.

In the first place, the borrower may accept it as a fact that the advertising money-lender intends to make, and does make, in the long run, at least cent. per cent. of his floating capital in the course of the year. How is this to be done by lending at five or even ten per cent.? The outsider cannot imagine; but let him make application for a loan in terms of the advertisement, and he will very soon make some most instructive discoveries. He will find, for instance, that the "from five to ten per cent." is sure to be ten per cent. for the loan he wants to effect; but, what is far worse than that, he will learn that it is not ten per cent. per annum that is meant, but ten per cent. for the term, and that money is only to be had on short terms, varying from three to six weeks, or averaging about a month. If the borrowed money is not repaid at the expiration of the term, it may be in his power to renew for another short term, but he may have to purchase that indulgence by paying a higher rate of interest at the date of renewal. If, under pressure of circumstances, he accept these conditions, he is then asked as to his security. "But," says the borrower, "you offer loans on personal security." "Yes," says the other, "we prefer personal security to goods, but we must have a couple of responsible names, you know—we can't run risks with strangers." So the "personal security" resolves itself into the guarantee of other persons besides the borrower, who, in default of these, must have recourse to a bill of sale or some equally valid pledge, or else forego the transaction.

Again, the borrower will be pretty sure to find that the "no inquiry fee" of the advertisement is a mere figure of speech—that though the expenses of inquiry have been nominally abolished, a rule has been substituted to the effect that no transaction can

be initiated without the deposit of a specified sum bearing a proportion to the proposed loan. It is not, of course, to be expected that the office will waste its time and subject itself to the trifling of mere idle curiosity. It will happen perversely sometimes, that after payment of a swingeing deposit for a loan exceptionally large, the intending borrower can somehow proceed no further with his negotiation. Either he cannot find at the office the person with whom he opened the business, or he finds him overwhelmed with other affairs of a similar kind, which have a claim to precedence—or the clerk deputed to make the necessary inquiries has not yet sent in his report—or no entry of the transaction can be found in the books, and there has evidently been a mistake or a misunderstanding which will have to be inquired into, etc., etc. Meanwhile time runs on, and the borrower's needs drive him elsewhere; which is precisely what the advertising money-lender worked to bring to pass, he having finished that business transaction to his entire satisfaction when he netted the deposit. Sometimes, it is true, transactions of this nature do not end exactly in this way, but are carried a stage further by an appeal on the part of the would-be borrower to the magistrate. Practically, however, such appeals prove of very little use. The money-lender knows the law—knows what it can do, and what it cannot do, and has been too long accustomed to slip through its meshes to incur the peril of punishment: he has only been paid for services which no man can show that he did not render, and he will snap his fingers at any endeavour to call him to account. The victim who appeals to the magistrate in such a case is likely to receive, instead of the redress he seeks, a moral lecture upon the subject of his own egregious folly, mingled, perhaps, with some expression of condolence with him over his losses, and some very excellent advice which has the merit of coming too late. In token of his sympathy, perhaps, the magistrate will despatch a police-officer to the rogue's office to see if anything can be done, in which case Z 48 does not figure exactly as A 1, but comes back in a very short time, and reports that he cannot find the money-lender on the premises—or that he did find him, and that on broaching his business the fellow laughed in his face and defied him.

Although money-lenders of the advertising class daily offer loans of £500 and upwards, few of them have the means of advancing such amounts, or would care to do business on such a scale if they had. They make their enormous annual percentage out of the crushing necessities of small tradesmen of the lower and lower middle classes, and as a rule limit their advances to the assumed responsibilities of such traders—the loans ranging from two or three pounds up to twenty. A person who applies for a loan of several hundreds, especially if he wants it for any length of time, is often met with the statement that all the money-lender's capital is for the present placed out, and that it is therefore out of his power to furnish the accommodation. Still, he can recommend the applicant to a gentleman who, no doubt, will do business with him on reasonable terms. If this proposition is accepted, the applicant finds himself turned over to Mr. So-and-so, some practised usurer of the established school, who, regarding him as a pigeon to be plucked, plucks him accordingly. We need not advert to the methods by which this is accomplished, since most of our readers have a notion more

or less distinct of those ingenious and complicated transactions, partaking of barter and hypothec, by which promises to pay bearing ostensible rates of five or six per cent. are eventually redeemed at fifty or sixty.

There is a frightful amount of rascality carried on under the guise of money-lending. Thousands are ruined by it, and it is sad to reflect that the greater number of victims to the advertising practitioner are individuals of the industrious and struggling classes, who are driven to have recourse to these monetary vampires under stress of some sudden and unlooked-for misfortune. The nuisance has been long recognised as such, and occasional attempts have been made to suppress or to abate it, but to no practical purpose, as is manifest by the number of money-lenders' advertisements, each more seductive than the last, which crowd the columns of the newspapers. The right thing to be done, as it appears to us, would be for the journals to take the matter into their own hands and to refuse to insert advertisements concocted for the purpose of deceiving and plundering the unwary and the embarrassed. Without the publicity afforded by the newspaper the majority of these birds of prey would be unable to carry on their nefarious trade, and therefore, in the interests of the public, it should be denied them.

But closing the newspaper columns against the monetary sharper would be but a doubtful boon to the low-class trader who should be in a difficulty, and he might feel perhaps that it was no boon at all, as it might shut him out from his sole chance of borrowing when a loan is indispensable to his existence. The true remedy against the harpies described above would be the opening up of some available source of supply to the honest and industrious at times of temporary embarrassment. There are in London several institutions of a philanthropic kind established years ago for the purpose of assisting young traders with capital loaned to them at their outset in business at moderate rates of interest. We have known many tradesmen who through these institutions have been helped forward on the road to competence and prosperity; and we know also that in practice such assistance rarely fails of its object—nor do we recollect a single instance in which the sureties of the borrower have been called on to make good a default. It seems to us that the multiplication of institutions of this kind would be attended with the best effects, and that, with ordinary caution, they might be carried on with no more than average risk, and yield a fair return to their promoters. Again, what practical objection is there to the opening of borrowing banks, where men of small means, but of known good character—the very men whom the advertising money-monger aims to entrap—might effect small loans at their time of need, on such security as they could offer, at rates proportioned to the risk but not necessarily ruinous? A poor man's bank of this kind would be a novelty, and the very notion of such a thing may seem ridiculous to the brotherhood of Lombard Street, and the successors of Abraham Newland in Threadneedle Street; but something analogous to it does already exist. There are, for instance, insurance companies who issue policies of insurance on invalid lives, and we have yet to learn that such companies find their speculation a losing one. Why should not the credit which is infirm, from no moral defect, be accepted, like the infirm life, at its rateable value?

COUNTRY STROLLS.

BY THE AUTHOR OF "THE HARVEST OF A QUIET EYE," "MY STUDY CHAIR," ETC.

NO. II.—ON THE FIRST SPRING DAY.

"The shrinking day, that sometimes comes
In winter's train, so fair 'mong its dark peers
It seems a straggler from the files of June
Which in its wanderings had lost its wits
And half its beauty; and, when it returned,
Finding its old companions gone away,
Joined February's troop, then marching past;
And so the frail thing comes, and greets the world
With a thin crazy smile, then bursts in tears,
And all the while it holds within its hands
A few half-withered flowers."

ON much such an Ophelia of days it is that I choose to go out into the fields for an idle, meditative stroll, almost the first of the kind which I have taken this year. For I have been busy, and you know that a walk with an anxiety at the end of it, and all through it, cannot be called a stroll. Moreover, this description of leisure, desultory writing does not sort well with the sleet-armed north-easters of January; nor with its black hard roads, and keen magnificent star-glitter; nor with the smooth white sleep of its three feet of snow; nor with the same undermined, and soiled, and treacherous, and running away in yellow twisted water by the road-sides; or churned up, and cut into ruts and ridges of crunching tawny slush. On these last days you (if you can) stay at home; on those first described, you spin along at the rate of some five miles an hour; and this is exercise, it is excitement, it is health; but it certainly is *not* that enjoyable compound of brisk movement, saunter, loiter, pause, and halt, which is suggested to the mind by the epithet, "*stroll*." Such a walk does not speed on with unbroken arrow-flight to some mark. It is, as it were, a sentence comprising all the varieties of punctuation: it has its many commas, its not unfrequent semicolons, its rarer colons, its occasional full-stop, when, perhaps, a specially seductive stile, commanding some sweetness of view, or some alluring fallen tree, just at the sun-flecked but leaf-hushed mouth of a copse, makes that ten minutes would be well wasted, yet in only *seeming* waste.

To enjoy such a loitering, leisure walk as this, you must choose your day, at least in most months of the year; those are few indeed in this England into which the hand may be dipped at random and always a prize drawn. Still more true must this be of the early and late months—the barer tracts that shut in the small Eden of the year.

You must choose your day. Nay, rather in the late winter your day comes unexpected, unsought, to seek out *you*. It comes smiling, coaxing, to your window, and disturbs you just settling down to the routine of work, and pleads and persuades, and will take no denial. At least you must go out into the garden just after breakfast, and waste an hour in its fascinating society. Child-like, girl-like, with a sweet tender blue in its scarcely dried eye, with a gleam of sunny gold in its hair, with a tremble of emerald-eyed snowdrops in its hand, and about it a spangling of yellow aconite-cups in their green saucers—girl-like and irresistibly persuading—the first Spring Day looks in at your study window, and lures you out to idle with it.

Or you went out, unconscious, into your porch

after breakfast, and the mild air suddenly clipped and kissed you, and ran round you gay and light-hearted, because of your charmed surprise; and a sweet gleam touched the distant hill-tops, and hurried down from them to your feet, seeing you standing there with the warm arms of the glad Young Day round your neck, and in a moment the bare dull garden seemed on a sudden struck with a thought of Spring! It might have been on a December day that the effect which Coleridge so beautifully describes would have occurred to you—yes, even before Spring was possible, it might have been that—

"Winter, slumbering in the open air,
Wore on his smiling face a dream of Spring."

But now the first Spring day has come—is here—and you have had the rare delight of witnessing Winter's awakening. He has opened his eyes, and the smile is a conscious one now; for, behold, the first vernal day has lit upon the barren land. But whose graceful care has been already preparing for the sweet expected guest, decking her abode with a flower here and there, that her coming might seem to have been not unlooked-for nor unwelcomed, and that the blank and uncheery look of things might be a little softened down with a view to the first impression of the delicate and sensitive visitor? Or did she bring them with her, these hitherto unnoticed forerunners of the fairy bands of the innumerable leaves and flowers?

For, as you go out into the garden, almost with the angel-led St. Peter's wonder, you notice, in the warm gleam, many a hint that (however the earth may yet seem to settle down into barrenness and even snow-sleep again) the turn has really come, and that young Spring has already begun to adorn in her own way the somewhat gloomy house that old Winter is vacating for her. And even though it is yet such early days for such anticipations, you feel, if you do not say, with the poet—

"Here's the Spring back or close,
When the Almond blossom blows;
We shall have the word
In that minor third,
There is none but the cuckoo knows:
Heaps of the gulder-rose!"

And as you slowly and reluctantly pace back into the house, it seems as though indeed the iron rule of Winter is deposed, and young Spring beneficently enthroned, and early Summer even close at hand. And a thrill of that Spring-heart-leap comes back, and Memory easily persuades Anticipation to listen open-eyed to her old stories. Thoughts surprise you—pleasant thoughts of how you may wander yet, even yet—

"As, too happy,
Years ago when you were young,
Some mild eye when woods grew sappy,
And the early moths had sprung
To life from many a trembling sheath
Woven the warm boughs beneath;
While small birds said to themselves
What should soon be actual song,
And young gnats by tens and twelves,
Made as if they were the throng
That crowd around and carry aloft
The sound they have nursed, so sweet and pure,
Out of a myriad noises soft,
Into a tone that can endure
Amid the noise of a July noon."

But there is work to be done in the morning, always, however, with a haunting restless feeling of the lovely swift-dying day which we left in the garden. And the wife does not wonder, experienced in the moods and manners of her liege lord, to hear the decision arrived at (after sundry uneasy risings and lookings out of the bow-window), that it is long since you have had a real walk, and that such a one is to be had this afternoon, for that on so sweet a day it seems a shame to be indoors. Perhaps you may get as far as Primrose Mead; if so, you shall call on Marlowe (your ancient college friend and present brother curate). But you will not bind yourself to any special end in the walk, further than that of smelling the fresh-turned earth and being embraced by the soft-armed air of the First Spring Day.

But let me retire into the first person again, and wend my own meditative way over the stile and down into the valley dip, and past this copse, and up the pine-crowned hill. It was pleasant, with a pleasure new to this year, to be able, nay, compelled, to discard the overcoat, and to leave the wife, busy with that stupendous effort for baby's short clothes, working at the open window. Pleasant to feel the child-winds coaxing and playing with my face and hair, instead of my forcing the steady, slow, unflinching advance against the ever-charging ranks of the north tempest, armed with bayonet-sleet. Pleasant to pause at the entrance to the copse, to examine the progress of the swelling buds towards the new double leaflet; the pink hawthorn gems just showing (I compel myself to think) an eye of green here and there in a more advanced bead; the hazel buds filling out (and softening famously) all about the pale twigs that have already all over spilled out the drooping beauty of the catkin flower. These had oozed as long ago as last November, in little baby-tassels about the boughs, that had not yet quite slipped off their buff-orange dress, although—

"By degrees
Their rich attire creeps rustling to their knees;"

and the rich gold tissue lay flat on the dark mould under the bank. That, however, long ago tarnished and blackened, and has already itself crumbled into dark mould. And above it dawns all that forgetful new promise; the germs of all that gay and eager generation of the young fluttering leaves and blossoms; for that was Autumn, and this is Spring. And so the world goes on. I am pleased, however, having caught in my warmed heart the Spring magic, to linger leaning on the stile, and peeping into the wood, and peering along its outside bound. Here is yet a scarlet hip or two; here even a blue sloe-damson; here some dragged tufts of the wild clematis. And shut in their buds, and kept safely all over these naked tangles, I love to know and to realise that there are the warm and white single wild roses, with their large heart-petals, and the swathed new green of their leaves; and the many stamped white flowers that lie upon the umbels of the wild guelder-roses, and the dainty cups and balls of the may; and the thin straggling snow of the blackthorn, where the blue sloes were—

"That tender tribute by the Spring
Cast upon Winter's grave."

And under all the shrub-growth, and all down into the branchy copse, I love to know that the bulbs and

the roots are getting their offerings ready. See, already I detect the opening green stars of the future bluebells scattered over the rich warm leaf-mould under the fostering hazels and ash and beech saplings; and the birds rustle about over the dead leafage, busy and important, as they were already on the look-out for eligible sites for their buildings. Of course the thrush is ringing again loud and clear from that oak that rises tall out of the low growth.

"At the bent spray's edge—
That's the wise Thrush; he sings each song twice over,
Lest you should think he never could recapture
The first fine careless rapture!"

But it does not ever come to me, the first *Spring* thrush-anthem (we have heard him, I know, in the late Autumn)—it never comes to me, that clear assured welcome, as a thing of course. Always a glad surprise, a voice to make the face look up and brighten out of its most absorbed musings. Always nearly as new as though God had just sent it into this world, or as though it had not heard of the curse of the fall, and might speed its way back to a safe unblighted Eden with a hundred clips of its quick wings. Yet Keble brings out the sad proof that even the birds afford us, that this is a world with a blight on it. Only the flowers of the field are left to us, he says, unchanged to us from Paradise—

"As pure, as fragrant, and as fair,
As when they crowned the sunshine hours
Of happy wanderers there."

Fallen all besides, he sadly laments—

"Fallen all beside—the world of life,
How is it stained with fear and strife!
In Reason's world what storms are rife,
What passions range and glare!"

I thought, till I looked out the passage, that I might have claimed the quotation as suitable to be adapted to the

"Wild birds, whose warble, liquid-clear,
Rings Eden from the budded quick:"

but I was sadly reminded of a difference that I had, in truth, overlooked—

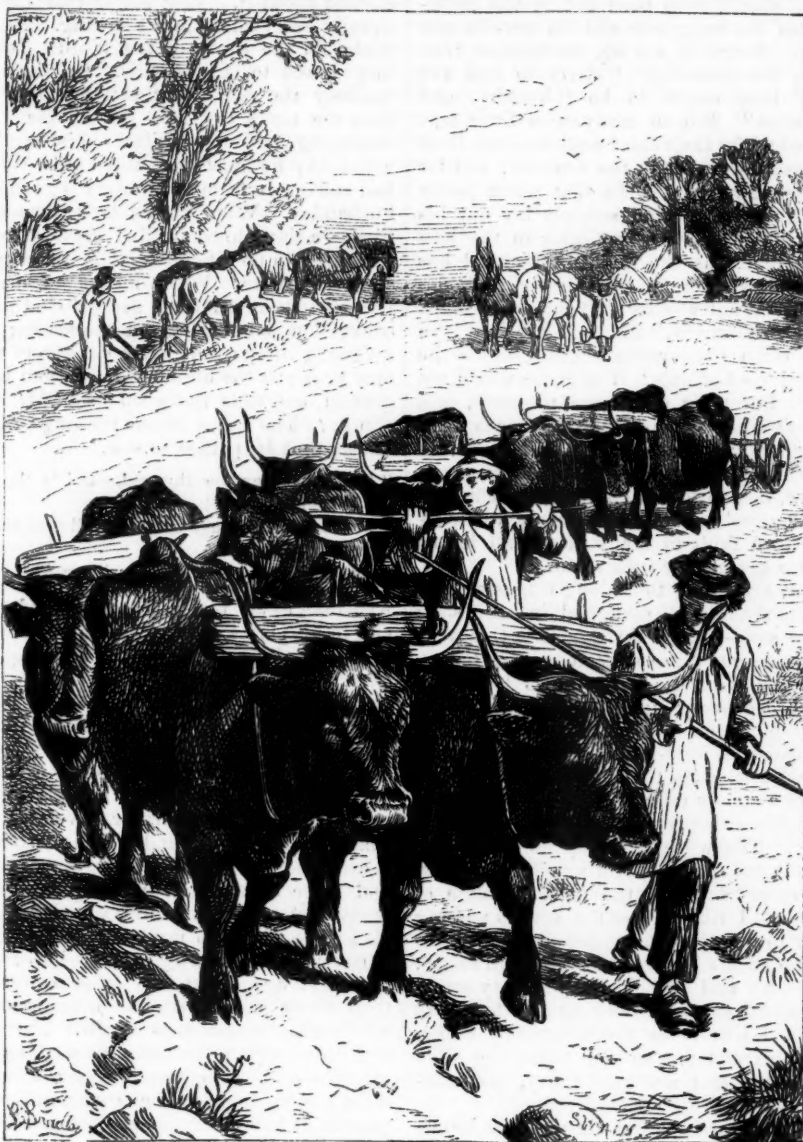
"The birds of air before us fleet."

Alas, yes! except the kind robin, they have no trust, no confidence in us; if I advanced into the wood, and trod on a dry stick, that clear melody would stop, the dark eye would glance down suspiciously from the side-bent head; presently a dip, a silent flight, and the wood and the day would be left to their song without words. Not without reason, alas! for in our cruel and unthinking boyhood, how often should we have been watching to bear away the carefully-wrought nest, with the big blue spotted eggs; or have, even worse, stealthily crept through the brushwood, gun in hand, tremblingly eager: a cruel report, a pale smoke curling away among the boughs, and down it would have slid through the branches—glad wings folded for ever, speckled breast throbbing no more, clear carol never again lighting up the sweet spring days. It seems sad to end a bird-life; it is a thing so pure and glad; a wanton act it seems, when there was no reason for it but the mere pleasure of sport.

"Never to blend my pleasure or my sport
With sorrow of the meanest thing that feels:"

this always seems to me the ideal ; at least mere pleasure or sport should not be the prime end in view. Will my Cyril want a gun? Ah, I suppose he will ; the blackbirds will eat the cherries, or the

that we advance. So that only the flowers, it is true, trust us, and look up at us with just the old Eden-look. They trust us fully, and, smile not if I say that it is therefore sad to see them, as we often may—



SKETCHED NEAR ARUNDEL.

sparrows the peas ; and I shan't be able to make a poet-hearted man of my brave boy.

"The espaliers and the standards all
Are thine ; the range of lawn and park :
The unnetted black-hearts ripen dark,
All thine, against the garden wall."

But the poet's garden is rather the exception than the rule ; and I fear the birds—even the uneatable birds—even the song-birds—must yet have enough cause for their silence when they mark that we are listeners, and for their swift flight when they see

"Idly torn

From their fresh beds, and scattered thoughtlessly
By infant hands, left on the path to die."

But herein lies subject for much simile-weaving
and allegorising, which shall not find place here.
For—

"In all places, then, and in all seasons,
Flowers expand their light and soul-like wings,
Teaching us, by most persuasive reasons,
How akin they are to human things."

But I linger too long for a country stroll. What

shall I have the face to reply to my wife when she asks for the recapitulation of my wanderings? Poor Marlowe will certainly not see me to-day; yet let me go on at least a steady mile or two, and watch the Kent plough at work. But no, to see the smoking team I should have been out in the morning; the work of the waggoner and his mate is over by two o'clock. But they are up, to balance this, pretty early in the morning. "Early to bed and early to rise," they ought to be "healthy, and wealthy, and wise." But in many cases little care and thought are had for their chief wealth—even their chance of amassing treasure in the heavens; and for their health, their dwellings settle that point pretty certainly. A land-owner could scarcely lay out his money, it seems to me, more profitably in the best sense, than by doing as the Duke of Bedford has done—building good, sound, weather-tight abodes for the labourer. What wonder that they are racked in old age with "rheumatiz," living in the hovels in which they do often live—water running down the walls and rotting the bedding? The cattle would not be treated so. But their cattle are property, and represent money; whereas when the labourer is worn out or broken down, why, he may go, and there are plenty to take his place. Many land-owners, many farmers, I know, do consider their tenants; but take the class of labourers' cottages as a whole, allowing fully for their own fault in many cases, and let us own that there is ground for such remarks.

I suppose that my seeing those long ridges of new earth, the untidy stubble all ploughed in—the slate wiped for a new sum—turned my thoughts this way. Or was it the meeting those slow homeward teams, fat and sleek, and with the carter-boy's leg lazily thrown over a broad back? and (strange sight about here, though common enough in Herefordshire) the yokes of broad-browed, long-horned oxen that passed me, I recall, as I wound up the hill-side? Anyhow, let me go on for a steady mile or two over the arable land, and watch the wide prepared fields being drilled with the barley. The wheat shot up its stiff green quills long ago in the Autumn, and now has made an even emerald carpet between the new chocolate of the plough-lands. I like to see the sowers passing over these, and to anticipate the gradual transformation. I like the barley best in the stiff quill stage; it soon grows limp and flaccid, and you may sometimes see the scythe at work checking the too rank growth. Again I like it in the silver-lilac stage, shot with silver green; not so well when the silky awns have ripened, and are grown dry, commonplace, and tawny.

Now, however, I watch the sowing, in the brown fields edged with lopped elms, that all over their seaweed summits are grown lilac with the Spring. I watch the plodding horses and men, and I shape out some thoughts about sowing which may well soberly end the trivialities of my desultory stroll. Naturally being a sower, my thoughts take their cast from that special sowing which is, or should be, the work of my life; and, as a matter of course, they revert to that inexhaustible story of how once

"Behold, a sower went forth to sow,"

and I summon up the scenery of the Eastern land, as I have read it graphically described, and the solitary form of the Eastern husbandman of those days before drills were invented, taking out the good seed from his bag, and casting it, some on the way-

side, some on the shallow ground, some among thorns, some into good ground, yet with various degrees of success even here.

We can fancy this well enough—we who, being sowers, are conscious of our work, are at all in earnest about it. That sower cast the seed, we see, equally everywhere in his sowing. And here is the model for the sower of the Word. It is not for him to pick and to choose soils. On the likely and the unlikely the sower of the Word must sow, leaving then the result to God. Be the place never so discouraging, never so unlikely, his hand must not be withheld; he must cast there too. What would be bad sowing in farming matters is good sowing in this husbandry. What would be the result of accident there—a thing to be avoided—is here to be the design—a thing to be intended. He is the best sower that sows everywhere. What knows he but that even to the most stubborn hard ground God may send some convulsion, some frost, some cracking trouble, some softening illness, yea, some volcano of suffering, that may heave up the obdurate heart, and break its fallow ground, and thus the good seed, *that lay ready*, may slip in? The sower knows nothing of this. He only knows that *his* part is to sow.

"In the morning sow thy seed,—and in the evening withhold not thine hand;

For thou knowest not whether shall prosper, either this or that,

Or whether they both shall be alike good."

And thus at all times, in season and out of season, and in all places, the sower may be sowing the seed. God's way is, sometimes to prepare *before*, sometimes *after*, the sowing.

But I am passing through a little village now. There are the cottages, some neat and trim, and with the thriftily-planned and well-tended garden-plots; some squalid-looking, and with a fine promise of groundsel and chickweed. Here, also, is the village school. I hear the murmur of voices within, and the sharp, peremptory sound of the master's voice above it every now and then. A lady enters the little porch, and there is a sound of rising, and a confusion of many feet. Like a rolling snowball, I amalgamate all I meet with into my train of thought. And may I not naturally enough do so here? Parents and teachers: aye, there are other sowers of the word than those whose special commission and whose whole life-business it is to sow. There are gardens and home-plots to be sown, as well as the wide field of the world. The teachers of a school: these are indeed sowers on some considerable scale. The parents at home: these, too, are sowers; and if of a more limited plot of ground, then, for that very reason, of a plot which can be more carefully and thoroughly watched, tended, and kept. And how we find the four kinds of soil, even in these more limited fields! The careless ground, the unstable ground, the marred ground, the good ground, and that in its several degrees—all are there, or will develop there.

What an important field is a school—the soil rather developing than settled! No hard-trodden wayside ground yet; the rock, at worst, only forming under the soil; the tendency to shallowness, rather than the shallowness itself; the thorns only in seed, or but young and tender shoots.

And at home. Parents do not enough consider themselves as sowers, nor think of the children's heart as that varying soil, according to *their* sow-

ing, in which the final crop may be. That Eastern sower sowed good seed, and even that did not take alike. But the soil, as well as the seed, is placed within the sphere of the parents' husbandry. Are not some parents, through thoughtlessness or indifference, or actual sin in themselves, neglecters or murrers of that fresh soil—sowers of evil seed even in the tender furrows? It is hard enough—what with the birds, and the dearth, and the thorns—to get a crop for the Master, though sowing diligently the best seed. What shall we say, when winged seeds of evil are allowed, unchecked, to settle; or when the sower's hand is actually dipped in the devil's sack?

O sowers of the seed, look to yourselves, as to the seed you sow! You cannot control the soil, though at that you can labour. Nor can you insure the crop (though of this I am not sure, when I read Prov. xxii. 6). But if your sowing itself were of the seed of hell, how shall your crop be other than fit for the devil's barn?

Aye, let each look to himself, for each is, in a degree, a sower. (Truly my snowball grows! I must roll it before me in my brisk walk home now. What a tender sunset! and see, there is Browning's evening cloud. That

"Western cloud

All billowy-bosomed, over-bowed

By many benedictions—sup's

And moon's, and evening-star's at once."

How sweet and mild the air is still! I enjoy my brisker and unbroken walk home in the dusk. I shall be in time for Cyril's and Maud's half-hour before dinner. But let me pick up the thread of my meditation, or, to be consistent in my similes, set my snowball of thought rolling again.)

Yes—every one is a sower, whether he knows it or not; and indeed for us, professed and conscious sowers, there is often an unnoticed and unregarded, indirect and by sowing, besides that of our special teaching. Our words; our silence; our looks, sometimes; our examples; our doing or leaving undone of duties, and the manner of this; our committing or resisting of sin—we are always *spilling* wheat or evil seed, even when our hand was not dipped in the bag. Hereafter we shall see the crop: let us think of this, *now*, in the sowing time.

Let all sowers, whether of gardens or of acres, look well to the seed, therefore, and sow diligently and with faith, even though the soil seem never so unpromising. We may, I repeat, wonder hereafter to find that, under the most hopeless-seeming ground, some mighty influence has some time wrought; that then the seed we cast almost in despair has fallen into the loosened soil, and is bending with grain for God. This we may hear in heaven, if on earth we never knew it.

I have left the fields now, and am spinning along the firm, hard road. Ah, who would choose to cast seed upon its iron surface? Yet, in our sowing, the seed is even to be cast upon the unlikely *wayside*, upon tracks nearly as hard as this, trodden across the ploughlands. How many of these hearers—first, the quite ungodly; second, the careless, thoughtless, indifferent—do indeed come under our sowing, if we only take that of Sunday after Sunday! No matter if an angel from heaven spake to them, after a time they would settle down into the old careless indifference again. What can we do? We may sow,

and sow, but we can't get the seed in. Perhaps by the time they reach the church porch it has all gone, much as though it had never been sown. But that this is forbidden, we might be tempted to give over in despair. We urge faith and charity; we entreat to peace and holiness, to love of God and devotion to his service; we speak of hell and its danger; of heaven and its joy; of the everlasting kingdom, the crown that fadeth not; of those singular and unimaginable joys which God hath prepared for them that love him: we speak of the end and point the way. But all seems to no purpose. The seed goes as soon as sown. We watch their lives during the week, and there is no springing tender green bursting the hard soil, far less any golden grain.

Why is this? Because the ground, soft at first, has become hard and trodden down, and so cannot take in the grain. They understand it not: they cannot receive it. Open and indulged sin thus treads the heart hard. Also a constant listlessness and permitted indifference. Continual hearing without doing is a great trampler of the earth. The teaching, heard time after time and not put into practice, makes less and less impression on the hearer; and in time, scarce any; and at last, none.

"Trivial highway hearts," as Leighton calls them, how they predominate among the hearers! Yes, sin indulged, treads down some likely soil; a careless way of not thinking hardens many in time; and how the daily routine of life, its wants, and work, and pleasure, rolling with incessant traffic day after day, dulls the heart to stone-hardness—crushes the ploughland into a road! Men let it do so. They set no watch, they offer no hindrance, and so the seed that is not snatched away is trodden down and spoiled.

My snowball of thought is getting over-large. It still gathers as it goes, and takes in that which lies in its path. Those rooks that passed in a line across the primrose sky a little time ago—I recall them now that I hear them settling with sedate sleepy caws into the nests in the tall elms under which I am passing. See—I caught sight of my lit bow-window twinkling half-way up the hill in front! I can't prolong this meditation to very much greater length (already the editor, and the wife at the window, will be inclined to scold), so I must indulge in just one thought about the wayside seed and its fate. What becomes of most of it? Fowls of the air devour it: that is, the devil comes and snatches it from the heart on which it lay, ready to be taken by the first that would. Evil thoughts, worldly desires, carnal lusts—all the dark-winged hovering flock. Ah, what chance has the exposed seed? The soil was hopeless enough. But there was one watching that unguarded and lightly-held treasure, ready at once to snatch it away lest it should lie, and hereafter germinate. O sad and hopeless case! "This is he that received seed by the wayside."

The garden gate is reached as I muse sadly on this case. I enter upon a long gravel walk through the kitchen garden and round the lawn. (How the aconites and crocuses, closed now, however, seem to have multiplied over the beds! And surely there was the least hint of a sweetbriar whiff as I passed that bush?) And while I pace it (detected by the heads at the window), let me ask myself what can be done—how can we help such cases? We must pray for them, and labour, and wait. And ('tis best to end with this) for ourselves also, we must watch, and pray, and seek the

means of grace, lest we partake, in any degree, of the character of this wayside soil. For much, how much, even on the better soil, is idly left a prey to the watchful birds! We must, then, set sentinel-prayers against these. We must have also great heaviness and continual sorrow in our heart for all whom we see living in sin and neglecting their salvation. Nor must we despair of them, but ever besiege on their behalf the throne of grace, knowing that God's plough can break up the hardest soil.

See the door held open, and I triumphantly point to the clock. Half-past five! The children's (and the wife's) half-hour (so called, though dinner preparations have to come out of it) has been preserved entire!

FROM NUBIA DOWN THE NILE.

BY HOWARD HOPLEY.



THE LESSER TEMPLE AT IPSAMBUL.

III.—IPSAMBUL.

THE great entrance hall I must speak of more fully. It is a wonderfully imposing place. I do not know anything that stands more clearly out in my memory than that severely simple atrium to the great sun god's sanctuary. Rectangular in all its parts, and not larger, probably, than the nave of an ordinary church, it impresses you as powerfully as St. Peter's of Rome. Strangely weird and solemn is the effect of those eight massive pillars which form the central aisle. They are colossal human figures hewn out of the live rock, each one planted erect with his back against a square shaft. Two lines of these awful shapes run through the hall, each individual of the phalanx standing with his eyes for ever fixed and gazing into the eyes of his fellow. Alike in feature and form, serenely contemplative, a

repetition of one grand idea—the same big pouting lips, the same sad inscrutable eyes, and tranquil mien—they reign as kings in that domain of darkness, and you are fain even still to do them reverence. They are crowned with the serpent-crested Pshent, and carry, in hands crossed Osiris-like over the breast, crook and flail, emblems of divine Power and Judgment. Each figure is shrouded from head to foot in the tunic or shroud of death—a garment that so closely clings to the shape as to reveal every lineament of limb and muscle. Round the loins a belt, tied, and falling in lappets to the knee, bears the blazonry of their names, *Rameses III.*

I must confess that as we burst noisily into that silent and awful assembly, wild fires flying from the cressets of Saïd and Abdallah in advance—strange phantom-like shadows projecting themselves across the deep aisles, and flitting along the pictured walls—a chill feeling crept over us somewhat akin to that which must have staggered the intruder into the fabled subterraneans of Atranto. In that tremendous cavern, if memory serves me, twelve black basalt giants stepped from their thrones, clanged their scimeters, and barred the passage, to where at the end, surpassingly beautiful, a pale lady lay, snowily shrouded amid some impossible splendour of golden lamps and gorgeous drapery. There was no gorgeous drapery here, nor lady in sleep; but thick spread over walls, columns, and ceiling, elaborate picturings interlaced themselves in entanglements of many a quaint device. Vermillion, blue, green, orange, in lavish wealth, and unfaded by time, still glittered from panel and shaft, as from the page of some illuminated missal. The grand theme was the glory of Pharaoh. Pharaoh in the thick of the fight, Pharaoh in his war chariot striking down a foe, Pharaoh triumphant encompassed in pomp and splendour—flavella waving, insignia glittering, white-robed priests bowing as to a god. Pharaoh's war horses in the pageant, or pawing in the valley, their necks clad with thunder, terrible in the glory of their nostrils, the quiver rattling against them, the glittering spear and the shield—all these were on the wall portrayed boldly, truthfully, minutely in detail. Even the pattern of *Rameses'* wrist-jewels and the texture of his dress was drawn.

It took some time to examine wall after wall and find out the connected story. Our torch-bearers, too, were unsteady with their lights. They had got into a discussion as to the primitive design of these excavations. Saïd contended that the whole affair had been fashioned for a Khan; were there not sleeping-chambers, dining-rooms—all, in fact, necessary for an hotel? Bah! the thing was stupidly plain. Abdallah, however, was equally persuaded that the ancients had built it for a bazaar. And in effect this archæological dispute waxed so violent that we were finally forced to end it by separating the disputants. Very odd are the fancies of your Arabs at times. Old Hadji, our steersman, when the matter was afterwards referred to him, swore solemnly that the Djinns were the original builders. "The place," he said, "was altogether *batall* (wicked). It was haunted by its founders, who had gone to Jehanan." With that he looked sorrowful, and unctuously pronounced the profession of his faith, "Illa ill alla," etc., an exercise which appeared singularly to relieve his mind. This utterance of the Moslem creed is a charm to keep bad spirits away,

operating, I presume, on the same principle as the Romish method of signing the breast crossways, which is likewise found to be efficacious. Said and Abdallah were very much enraged at a great picture, in high colouring and relief, of Rameses in the act of striking off the heads of a faggot of captives, whose combined hair he held in one hand, while grasping an uplifted falchion in the other. "Wicked, cruel man!" shrieked Abdallah, aiming a blow with his cresset at Pharaoh's devoted head, damaging the soft, placid countenance, and scattering flaming brands far and near, so that we ran to escape the fiery shower. It was a fit of indignation that had been brewing some time over lines of prisoners linked in tortuous attitudes that we had passed, and here it culminated. These Arabs really took it to heart, and were as sympathetic over the representation as over a corresponding reality. Our illustrations furnish a selection of these captives. They are of different nationalities, Syrians, Ethiopians, negroes.

We slept, I said, in the innermost adytum—a small square sanctuary crowded with sculpture, having a rough-hewn altar growing from the live rock in the midst, and four carved statues of life size seated on thrones behind, facing the door. Two beds were laid for us on a thick carpet spread on the sand. The Professor soon drifted off into the land of sleep. He needed no rocking. I was less fortunate. For me neither poppy nor mandragora distilled their Lethæan dews. Long time I tumbled and tossed feverishly, vainly wooing the lull of thought that never came. Then half-dreamy slumber-clouds swept over me, gapped with intervals of weary consciousness. All at once I fancied I saw a pale light playing on the face of one of the statues behind the altar. "It is the will-o'-the-wisps dancing," I dreamed; and then with that odd kind of reasoning that one perpetrates in dreams, I reckoned on the possibility of those serene and dignified deities descending from their thrones to take part in the revel. It struck me as incongruous rather, that *ignes fatui* should come gadding into the temples to flirt with the gods. But then we were in Egypt I remembered, and customs—. Whatever air-built fantasies my tired brain was thus weaving, there could be no mistake about the light. I saw it creeping over the placid lips of Anum Ra, and falling behind him on to the painted glory of a cherubim's wing on the wall. Uneasy consciousness of this woke me fairly. What could it be? I listened: but no sound save the slumbering Professor's measured music stirred the deep silence of that ancient sanctuary. I rose rather nervously, felt in my coat for a candle, and struck a light. Somehow my foot stumbled over the altar, and laid me prostrate on the floor. For a moment the match flickered, then went out: I was again in darkness. Much ruffled in spirit and temper, I picked myself up, and at that instant, turning to feel for my bed, the pale ray which had puzzled me fell full in my face. It was the moon.

The moon! how came she in hither? Looking outwards I saw her silvery light glinting through the whole vista of temple. A glimmer on the columns of the inner courts, a sheen running along the salient

sculptures of gallery, door-post, lintel, osiride—on all, in fact, that lay in the track of that rippling waveline of light; and beyond, framed in the dark sand-choked porch, a small patch of deep pure sky islanding a full-orbed moon.

Thus gradually I came to understand how a gleam from without would penetrate through intervening halls and transepts, and reach to this inner chamber where the gods sat in state. Probably the architect had ordered it so. Probably he had arranged angle and gradient so that, on certain days of the year, the sun should for a minute or two shine on the faces of that assembled conclave. The moon likewise every month. For the sun god and the moon god sat there; and proud Pharaoh too, mantled as a deity, and emblazoned with his full-sounding legends, "Descendant of the Sun, Lord of Egypt," sat cosily sheltered in their illustrious companionship.

Guided by the silver line above me, and feeling



FOREIGN CAPTIVES BEFORE RAMESES III.—IPSAMBUL.



FOREIGN CAPTIVES BOUND BEFORE PHARAOH.—IPSAMBUL.

my way through the sanctuary, from pillar to pillar, I gained the porch, and passed out into the cool clear night. The river was softly gliding on, and the moonlight serenely slept on the yellow sand-drift at the door. What a contrast to the closeness within—lighter by a dozen atmospheres! A weight fell off me. Reader, know you what it is to be nervous?—not fear, but an unstrung mind—following upon sickness, or wounds got in the battle of life. That mysterious anatomy of sensitiveness, whose ramifications nourish springs of torture—is it known to you? Does your heart fail at the whisper of the east wind? Yes, if you apprehend the meaning of that word nervous, you will be able to sympathise with the writer, whom a week's sleeplessness had laid low, but who, baring his forehead to the dews of that Nubian night, felt suddenly stilled into a peaceful ease—quieted as a child in presence of its father. The solemn calm of that deep starlight

poured down as nepenthe to soothe the sickened pulse of feeling.

And well it might be so, for who could brood over transient troubles in such an hour, or think of petty earthly cares? Self, the fret and fever of a lifetime, dwindles very low, when in these old-world regions you stand in the myriad-teeming grave of ages that have sped, and think on the past. Where are now all those beating hearts, you ask, and warm human sympathies? and what is my little span in the scale? What are the babbling vicissitudes of the wayward mountain brooklet to the great still lake whither it is hurrying? What is a falling raindrop to the boundless sea? The illusions, the passing phantoms of earth, wealth, passion, power, how petty they seem in presence of the mighty wrecks of Egypt!

But, in truth, a mightier spirit than death and ruin was abroad that night to subdue and tranquillise. Nature in some of its moods has a wonderfully calming power. The sea and desert alike possess it, both in their indefinable mysteriousness and wild majesty. And the glory of those southern heavens, deep, lustrous, and silent, their pavement of throbbing stars; the ancient river stealing slowly away beneath the moonlight to far-off regions of gloom, like the current of the ages floating on to the dark unknown; the soft yellow gleam flooding on distant hill and valley, casting deep shadows on river and sand, glittering in capricious eddies and ripples along the bank, and playing in mellow light over the placid faces of those wondrous colossi before the door—all these drew the self out of one. Such scenes give you a passing freedom from the tyranny of the present hour. They allure your heart from the outward pomp of nature to the spirit that underlies it—from the infinite around and seen, to the infinite that is unseen. Nights like this utter a speech which he indeed must be dull who cannot hear. What a crowd of inward aspirations surge up responsive to that voice! Call them not visionary—dream fancies—castles of air! No: if but the eye be single and the bent of the spirit right, such yearnings are but shadows which coming realities cast forward, as glory wreaths mantle on clouds before the dawn: shadows, projected from eternity upon the soul that is gazing upward: shadows, that fall earthward from that city whose walls are of jasper, and her pavement of beaten gold.

How sweetly slept the moonlight on desert and hill, how breathlessly all nature was reposing! how deep and lustrous spread aloft the fair heavens, orbed over that silent valley! Who would have dreamed that in ages gone by—so remote in time, that all written history cannot reach them—that valley swarmed with busy life! That human hearts swelling with human emotion, sadness, joy, memory, hope, beat warm and thick on either bank of that now silent stream—a hoar civilisation, in which, as with us, the artisan, the farmer, the soldier, the tradesman, went forth each to his daily work and labour until the evening—lived and suffered side by side. Then, as now, there were fields ripening with yellow corn, joyous harvest homes, young men and maidens trooping through twilight landscapes and garnering the golden sheaves. The vintage, with its purple clusters, was there, the boisterous shoutings of the wine-pressers, the village festival—all that could make a valley vocal with the simple pleasures of rustic life. And this, too, in times before Israel came into Egypt. And now, alas! the pleasant land is in bondage and forsaken. The spoiler has fallen on its

summer fruits. And in these latter days, although the shepherd's pastoral reed is not altogether silent, nor the fields utterly desolate, yet old Egypt sits in fetters and mourns in the dust, as one who, though expecting deliverance, is in despair at its long delay.

For awhile I lingered on my sand-drift beneath the ken of those big silent statues. Then I turned in. The guiding gleam had by this time faded out of the sanctuary, and all was in darkness. So I struck a light, and by a succession of fires, kindling one match upon the heels of his extinct predecessor—a very wasteful process, I allow, but the only one left open for me, seeing I was bereft of my candle in tumbling over the altar—I managed to pilot my way through the ghostly gloom of the temple into the innermost holy place. Sometimes my glowing spark would light up the shrouded feet of an osiride in my path: sometimes I was nearly wrecked upon a too salient angle or jamb: sometimes there stood out from the blackness of darkness (how well I remember it!) a small expanse of painted wall, emblazoning a sweet placid girlish face, set in rich wavy locks, lotus-wreathed, or dancer garlanded with flowers, or writhing slave, or serpent's head outlined in colour. But I got safely through. The Professor was still blissfully sleeping. I heard the rhythm of his slumbers before I reached our dormitory—a manifest snore. Happy man! I sat down on the altar and contemplated his repose by the light of my lost candle. He had not stirred since I left him. His wraps were not in the least ruffled, neither was his head gear disarranged. There he lay like a philosopher taking his rest, as snugly asleep as any worthy alderman in his post-prandial arm-chair, at peace with all the world, his cook included. I envied him (the Professor), and bethought me of my own lack of rest. Upon which, as the most prudent course, I rose up from the altar, said good night to the august deities in conclave on their rocky thrones against the wall, and turned in. How contemptuously those stony gods looked down upon me! hard featured, relentless! Even such in the heyday of their youth had been their stony stare upon the countless victims immolated upon the very altar that had been my stumbling-block. Faugh! the steam of those horrid sacrifices—mingled, might be, with warm human blood, who knows?—rose about me in the closeness of that little sanctuary even then. I had to fight against the sickening thought. I pulled my wraps over me, put out the candle, and happily soon became oblivious, joining the Professor in the land of dreams.

WHAT MIGHT BE DONE WITH OUR CONVICTS.

EARLY in the month of December, 1862, I wrote a brief memorandum, which I sent to Lord Palmerston, then prime minister. On the 15th of December his lordship courteously acknowledged the receipt of my paper, and informed me that it had been forwarded to the Colonial Office for consideration there. The receipt of the paper was also acknowledged by the Duke of Newcastle, of the Colonial Office, where many communications of a similar nature were at that time being made.

These articles were all written, received, and dealt with by the Government under the following circumstances. During the year 1862, there was much anxious deliberation, and much able discussion in the

public journals of the United Kingdom, as to what should be done with the convict element, which was at the time vehemently forcing itself upon the attention of the nation. New South Wales and Tasmania had threatened separation from the mother country, if afflicted any more with those proved unworthy of a home in their native land. A majority of the population in the Australian colonies at that time were respectable emigrants, who could reasonably object to having all the evil-doers of Great Britain turned loose upon them in the land of their adoption. At the Cape of Good Hope, the same determination was shown not to allow the import of convicts. The transportation of criminals to the older colonies of Australia, had ceased some time before.

It was clear that the days of transportation were numbered. Neither could the horrible scenes of "the hulks" be re-enacted on a large scale. On the other hand, the "silent system" with hard labour in the prisons on shore, was declared by many to be a failure, and convicts on "tickets-of-leave" were pursuing their former occupations, with much additional knowledge obtained in one or more brief terms of schooling in prisons, where rogues of various professions are caused to meet, apparently for the purpose of receiving mutual instruction.

Many of the crimes committed in England at that time were by convicts out on tickets-of-leave, and instances have been known of men being sentenced for the third and fourth time before the term for which the first sentence given had expired.

I learnt that from the year 1856 to 1862 inclusive, 13,957 persons were discharged from Government convict prisons, and of that number, 7,428 were discharged on licences, or tickets-of-leave, before the term for which they were sentenced had expired. During the same period of time, 2,981 persons were reconvicted. Nearly 3,000 crimes had been committed, and the expense of nearly 3,000 trials had been incurred, which would not have been, had the convicts been made to serve out the full term for which they had been sentenced.

I believed such a system of punishment for great crimes to be a farce, and that in a country where the struggle for bread is as fierce as in England, those persons who cannot "suffer and be strong" in integrity, and those who take to evil ways, as naturally as a young alligator on breaking its shell takes to the water, had better be removed to a place where honest industry can be pursued under circumstances different from what the poor and vicious encounter here. Inspired by this belief, I made my communication to the English Government.

Having, in the course of a wandering life, called at three different places on the eastern and northern coasts of New Guinea, and having on each occasion admired the beauty of its scenery, and fertility of its soil, I have much wondered why it has been so long neglected by the adventurous and commerce-seeking people of England.

I proposed in my communication to the Government that a convict settlement be founded on the east coast of New Guinea, and had that proposal been acted upon, a flourishing colony would by this time have been established there, and, in the language of poetical editors, "another valuable jewel added to the crown of England." Certainly there would have been in the world another strong and flourishing offspring of old England, that great mother of nations.

The convict question, I believe, was dealt with by a committee, and no especial plan was adopted, but rather a compromise between two or three. A few convicts were sent to the north-western part of Australia, and the odious ticket-of-leave system still afflicts England.

Some of the American states derive a small revenue from the labour of convicts in well-conducted prisons, but I believe that England, with its over-crowded population, cannot dispose of its large convict element in that manner. It is far better both for the convicts and for the industrious classes, that a system akin to transportation should be resumed. The difference from the old system will be explained presently.

The pioneers of a new colony see many hardships, and it is much better that such hardships should be endured by those who have proved themselves unworthy of the society of their fellow-countrymen, than for thousands of honest labourers and mechanics to be driven annually from their native land to seek the opportunity of toiling for bread.

There is no wisdom and no economy in keeping prisoners here in comparative idleness. There is no economy or justice in making them do the work here that many honest artisans would be happy in doing, who now seek in vain for employment, or are driven far from their loved home to find it. There must be something wrong in a land when honest men have to leave it in search of liberty to toil, while garotters and thieves are compelled to perform the work that others leave their native land to seek.

Send the convicts abroad. That is the only sensible solution of the difficulty, and my special proposal is to send them first to New Guinea, an island more than twice as large as Great Britain—the fairest and most fertile land on earth, the least known and the least cultivated. Its wild groves of spice and sago palm need the attention of the poor and needy here, and, to borrow a Yankee metaphor, its broad and fertile plains are waiting to be tickled with the implements of husbandry ere they smile in fields of blooming cotton.

There are undoubtedly rich gold-fields in New Guinea. All the valuable gold-fields on earth have been found in ranges of mountains running across a hemisphere from north to south; the gold-fields of British Columbia, Oregon, California, Mexico, Central America, Peru, and Chili, are on the same chain, or golden belt. The gold-fields of Siberia, Japan, Queensland, New South Wales, and Victoria, in Australia, are on the same broken chain of mountains or hills crossing the eastern hemisphere from north to south; and that golden chain, or belt, intersects New Guinea. Running parallel with, and close to the Dapnau mountains of that island, that are seen about sixty miles from the shore, will certainly be found the auriferous ranges—another long link in the eastern golden chain, which is only broken in places by the sea.

If New Guinea be neglected by the English much longer, it will fall into the possession of France or some other nation. On the south-western coast of the island, the Dutch already have a settlement or trading station by which they may claim dominion over a portion of the island. At this place, which is on Triton's Bay, they have a small fort, which they call Dubus. They are on the wrong side of the island; as much the wrong side of that island, as Swan River is of Australia.

The French, but a few years ago, established a colony on the island of New Caledonia in the neighbourhood of New Guinea. That place cannot amuse their energies much longer, and their next move will be to settle on an island—larger, and in every way more worthy of their attention. Much of the coast of New Guinea is low, and the land appears swampy. In fact, there are places extending for many miles where a landing could not be effected, owing to long, broad mud banks. Near such localities Europeans would be much subject to fever, but as there is high land extending through the island, healthy localities are certain to exist.

The principal trade done with the natives of New Guinea is by the Chinese, who supply them with iron tools, chopping knives, beads, and cotton cloth. The many Chinese junks and Malay proas I have seen entering one bay of the island, give me a much better opinion of the intelligence of the inhabitants than they are generally supposed to deserve. Each place where I have landed was a paradise, but no natives were to be seen. We sought to avoid them, and succeeded by only going ashore where we could see no smoke.

Once more I return to the convict question, which, year by year, will become urgent in this country. The papers teem with reports of crime. The criminal classes are multiplying, and the authorities are not gaining corresponding control over them. A comfortable lodging in a prison here, with two good meals each day, is no great punishment to thousands who, not enjoying such punishment, are homeless and hungry. Nor is such treatment sufficient punishment for those who do wrong through a hatred of what is right.

The proposals for having the criminal classes under surveillance, and for the modified ticket-of-leave system adopted in Ireland, may be of temporary service. But the great question looms before us in ever-increasing magnitude. What are we to do with our convicts? Again I say, the policy cannot be right which, keeping thieves and idlers at home, drives honest labour out of the country to find employment. My proposal is to use the convicts, under forced labour, in preparing places for colonisation. The rough and hazardous preliminary work in a new settlement may fairly be put upon those who by long misconduct have forfeited their right to the privileges of free labour at home. Instead of costly and unproductive treadmill work in prisons, let their muscle and health be turned to profitable account in a new country, with a prospect of work on their own behalf as a reward of good conduct. Give also the hope of forming homes, and of bringing up families in honest industry. The mistake of the old penal settlements was sending male convicts only, and leaving them to seethe in hopeless slave-work.

I see no objection that can be raised to my proposal, except it come from that morbid sympathy which would be shocked at the idea of convicts being exiled. My own sympathy would be with the officials and the soldiers who would have charge of the settlement, and to their service I would have special advantages attached.

I have mentioned New Guinea, from my certainty that a valuable return would there soon repay the cost of transportation. But the same principle applies to any other remote place, where (as, till recently, in the Bermudas) convict labour could be turned to serviceable use for the nation.

Varieties.

NEW MEMBERS OF PARLIAMENT.—The number of new members returned to the present House of Commons exceeds that at any general election for very many years. In 1859 only 131 new members came back from the country; in 1865 there were 196; while at the last election the number is 224.

LOCOMOTIVES.—At the close of 1867 the stock of locomotives owned by the twelve leading British railway companies was as follows:—Caledonian, 515; Great Eastern, 380; Great Northern, 468; Great Western, 842; Lancashire and Yorkshire, 455; London and North-Western, 1,443; London and South-Western, 259; London, Brighton, and South Coast, 252; Manchester, Sheffield, and Lincolnshire, 264; Midland, 623; North-Eastern, 851; and South Eastern, 243. The twelve companies thus owned between them 6,595 locomotives, the first cost of which, at an average of £2,500 per engine, was £16,487,500.

LADIES ELEVATED TO THE PEERAGE.—The elevation of Mrs. Disraeli to the peerage, as Viscountess Beaconsfield, reminds us of other ladies whose merits won for them similar honour. Some of the examples are not without a singularity. Lady Bryan was made a Baroness by Henry the Eighth at the birth of Princess Mary. In 1629, the wife of Chief-Justice Richardson was created Countess of Crumond, with remainder not to heirs of that name, but to the children of her first husband, Sir John Ashburton, by his former wife. The husseys of Charles the Second and George the First, who were made peeresses, are hardly worth mentioning. Lady Castlemaine was made Duchess of Cleveland; Mdle. de Querouaille was made Duchess of Portsmouth, but only for her life. It is said that Nell Gwynne was about to be made Countess of Greenwich. Duchess of Kendall was one of the many titles conferred on Madame de Schulemberg. The widow of Sir Ralph Abercrombie was created Baroness Abercrombie. The widow of Mr. Canning was raised to the rank of Viscountess. The wife of Sir John Campbell was made Baroness Stratheden; but their son elected to be summoned to the peerage, after his father's death, by the title to which his father had attained—Lord Campbell. The most singular case of all was that of Miss Wykeham, to whom the Duke of Clarence made an offer of marriage, and was refused. On his becoming William the Fourth, he showed a gallant respect for the lady by raising her to the dignity of Baroness Wenman, which she still enjoys. Ladies have had other titles than those belonging to the peerage granted them. In 1835, for instance, Mrs. Bolles was created a baronetess, and became Lady Bolles accordingly. We may add that the mother of George Villiers, first Duke of Buckingham, was, in 1618, made Countess of Buckingham for life.—*Athenæum*.

THOMAS CARLYLE'S VALEDICTORY ADDRESS.—Mr. Carlyle, ex-Lord Rector of the University of Edinburgh, having been asked to deliver a valedictory address to the students of the University of Edinburgh, sent the following characteristic letter to the president of the committee for his election:—"I much regret that a valedictory speech from me, in present circumstances, is a thing I must not think of. Be pleased to advise the young gentlemen who were so friendly towards me that I have already sent them, in silence, but with emotions deep enough, perhaps too deep, my loving farewell, and that ingratitude or want of regard is by no means among the causes that keep me absent. With a fine youthful enthusiasm, beautiful to look upon, they bestowed on me that bit of honour, loyally all they had; and it has now, for reasons one and another, become touchingly memorable to me—touchingly, and even grandly and tragically—never to be forgotten for the remainder of my life. Bid them, in my name, if they still love me, fight the good fight, and quit themselves like men in the warfare to which they are as if conscript and consecrated, and which lies ahead. Tell them to consult the eternal oracles (not yet inaudible, nor ever to become so, when worthily inquired of), and to disregard, nearly altogether, in comparison, the temporary noises, menaces, and deliriums. May they love wisdom, as wisdom, if she is to yield her treasures, must be loved, piously, valiantly, humbly beyond life itself, or the prizes of life, with all one's heart and all one's soul. In that case (I will say again), and not in any other case, it shall be well with them. Adieu, my young friends, a long adieu."

CHICAGO.—The population of Chicago is now 252,054, and the wealth of the city is estimated at 230,247,000 dollars; 30 years ago the population was 42,000, and the wealth of the city is 250 times greater than it was at that time.